

Attention Senior Clubs and County Council on Aging!

Please complete the following information if your senior citizen club or county council on aging has recently elected new officers. The information should be sent to: Regional Aging Service Program Administrator, Northeast Human Service Center, 151 S. 4th Street, Suite 401, Grand Forks, ND 58201.

NAME AND ADDRESS OF SENIOR ORGANIZATION:

NAME AND ADDRESS OF NEW PRESIDENT:

TELEPHONE NUMBER OF PRESIDENT:

PLEASE SHARE THIS NEWSLETTER WITH YOUR MEMBERS!!!

NORTH DAKOTA AGING and DISABILITY Resource-LINK

Your Care Choice Connection to Aging and Disability Resources

1-800-451-8693

www.carechoice.nd.gov

Regional Aging Service Program Administrator
Northeast Human Service Center – Aging Services
151 S. 4th Street, Suite 401
Grand Forks, North Dakota 58201
(701) 795-3000 Toll Free: 1-888-256-6742
Fax (701) 795-3050

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AGING SERVICES

Volume X Number 3

Region IV Serving Grand Forks, Nelson, Pembina & Walsh Counties

Summer/Fall 2008

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Aging Services Newsletter

Please share this newsletter with a friend, coworkers, at your senior center, post on a bulletin board, etc....If you wish not to be on the mailing list for the newsletter please call 795-3000 and ask for Patricia Soli. You are welcome to submit any news you may have regarding services and activities that are of interest to seniors in this region. Northeast Human Service Center makes available all services and assistance without regard to race, color, national origin, religion, age, sex or handicap and is subject to Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973 and the Age Discrimination Act of 1975 as amended.

Northeast Human Service Center is an equal opportunity employer. This publication can be made available in alternate formats.



MISSION STATEMENT:

In a leadership role, Aging Services will actively advocate for individual life choices and develop quality services in response to the needs of vulnerable adults, persons with physical disabilities, and an aging society in North Dakota.

NORTH DAKOTANS URGED TO PLAN AHEAD FOR LONG-TERM CARE NEEDS

Outreach effort aims to educate the public about care options and a newer type of long-term care insurance that allows covered individuals to safeguard assets if they need Medicaid later and qualify.

BISMARCK, N.D. – Governor John Hoeven has launched a public awareness campaign titled “Own Your Future” that encourages state residents to plan ahead for their future long-term care needs. The state is partnering with the U.S. Department of Health and Human Services on the effort that encourages 50-65 year-olds to get the facts about Medicare, Medicaid, in-home care and other care options, and to plan financially for future long-term needs.

“The decisions people make now can impact their future quality of life. This federal-state partnership encourages people to start talking about and planning for this aspect of their retirement,” Hoeven said. Hoeven is sending letters and federal brochures to about

64,000 North Dakota households with residents who are between 50 and 65 years of age. The information encourages recipients to order a free long-term care planning kit from the federal Centers for Medicare and Medicaid Services. Individuals who request the kit will also receive information about North Dakota services and resources.

According to the N.D. Department of Human Services, many people are not aware of the variety of in-home and facility-based long-term care services and supportive programs available in their communities, or are unprepared financially for the cost of such services. In 2007, residents in nursing homes paid an average of \$58,380 in North Dakota. Medicare, the federal health coverage program for senior citizens, does not cover most nursing home stays.

“People who do not plan for this aspect of retirement often have to sell assets to pay for their care,” said the department’s Medicaid Director Maggie Anderson. “When those funds are spent, individuals often apply for assistance through Medicaid, the federal and state-funded

medical assistance program for qualifying low-income individuals."

Anderson said that a new Partnership Program is now available in North Dakota and other states that modified their state Medicaid plans.

Individuals who purchase qualifying long-term care policies can retain some of their assets if they use up their insurance benefits and qualify for Medicaid in the future. She described the policies as a win-win.

"Qualifying private policies help people pay for needed long-term care services provided in their homes or in facilities, and may also help reduce state Medicaid costs by postponing the need for Medicaid," Anderson said. North Dakota is the latest state to participate in the federal "Own Your Future" public education effort that enlists the support of governors and state agencies that administer Medicaid. As of April 2008, 18 states, including South Dakota, had participated in the program.

For more details about long-term care planning, visit www.longtermcare.gov/campaign. Individuals with questions about long-term care insurance are encouraged to contact the North Dakota Insurance Department at www.nd.gov/ndins or toll free: 1-800-247-0560.

For information about programs and services for older adults or people with disabilities, contact the North Dakota Department of Human Services' Aging

and Disability Resource LINK at 1-800-451-8693 (nation-wide toll free) or search the on-line database at www.carechoice.nd.gov. Or, you may contact a Regional Aging Services Program Administrator in your region

CONSUMERS CONTINUE TO BUY RISKY AND COSTLY DRUGS ONLINE

***Self-medication a concern;
FDA-approved generics
may be cheaper alternative***

A year-long FDA investigation into drugs mailed to the United States from foreign countries suggests that consumers may be buying drugs online to avoid the need for a prescription from their physician. FDA urges consumers to beware of unregulated Internet drug sellers, because many of their products might not contain the correct ingredients and could contain toxic substances. The FDA sampling of imported drugs also indicates that consumers continue to spend money unnecessarily on potentially risky drug products bought over the Internet.

The investigation found 88 percent of the 2,069 drug packages examined appeared to be prescription medicines available in the United States. Of the remaining products, some were dietary supplements, some were foreign products with labeling that was difficult to read or could not be understood, and some were medications not available in the United States. More than half (53 percent) of the products sampled have FDA-approved generic

versions, usually sold at lower costs. Earlier studies have shown that generics in the United States to be generally cheaper than a comparable drug in Canada or Western Europe. In fact, approved generic versions of approximately half (47 percent) of the sampled products can be bought for \$4 at several national chain pharmacies, a price often lower than the shipping costs for the same drugs purchased online.

Source: FDA News (This release was updated on Nov. 1, 2007)

"VA GIVES VETERANS MONEY TO PAY FOR ELDER CARE SERVICES AT HOME"

Under the right conditions, about 33% of all seniors in this country could qualify for up to \$1,843 a month in additional income from the Department of Veterans Affairs. This money can be used to pay just about anyone to provide elder care services at home. As an example, these funds can be used to pay children, other relatives, friends, home care companies, or domestic workers. Adequate documentation and evidence must be provided in order to receive money from VA for these services, particularly the services provided by family members or other non-professional providers.

The National Care Planning Council furnishes detailed instructions and training to those practitioners who wish to help veteran

households receive this valuable source of revenue to pay for home care.

Please go to the following URL for the entire article and previous articles: (Either click on the link or copy the address into your browser.) <http://www.planforcare.org> or copy and paste the following into your browser: <http://www.planforcare.org>

***"Let there be more joy and laughter in your living."
(Eileen Caddy)***

New Web site helps locate services for older adults & adults with disabilities

The North Dakota Department of Human Services has launched a new Web site, www.carechoice.nd.gov, to help people locate services for older adults and adults with disabilities. Called the *Aging and Disability Resource-LINK*, it replaces the state's Senior Info-Line Web site and includes additional information such as food pantries, community services, and transportation resources. The Web site's database is updated regularly. Individuals can search by service type or provider name and can also search for services within a county or a specified driving distance of a zip code.

"People usually are not familiar with existing services and community resources that can help them stay in their homes, and that leaves a knowledge gap when a health crisis or significant change in ability occurs," said Aging Services Division Director

Linda Wright. "This free and confidential service features a database of services that can help people maintain their independence or meet their changing needs." Individuals who do not have Internet access or who prefer to receive information by phone can access the *Aging and Disability Resource-LINK* by calling the nationwide toll free number at 1-800-451-8693.

A certified resource and referral specialist employed by the department answers calls Monday through Friday, 8 a.m. to 5 p.m., Central Time. During evening or weekends, callers can leave a message. Calls will be returned on the next business day. Individuals can also contact the resource link by e-mail at carechoice@nd.gov. Royce Schultze, Executive Director of the Dakota Center for Independent Living, Inc. in Bismarck, N.D., said, "Our agency staff would use this to assist consumers. It is user-friendly for people with disabilities and is much easier to use than paper brochures. It is a great tool in serving people with disabilities."

The department does not endorse listed services, but provides the information as a public service. Entities wishing to submit information about services for consideration can e-mail: **carechoice@nd.gov**.

According to Wright, "long-distance caregivers" and professionals who work with seniors and people with

disabilities often use the information and referral service. In 2007, the human services department received about 8,500 requests through its information and referral Web site and phone line.

Contacts: Linda Wright, Director of Aging Services, 701-328-4607, or Heather Steffl, Public Information Officer, 701-328-4933

Nutrition Sites Call the Grand Forks Senior Center

for more information at 701-772-7245 for Grand Forks and Nelson counties.



Walsh County Nutrition Program for Walsh County at 701-284-7999.

Pembina County Meals & Transportation for Pembina County at 701-454-6586

Important Reminder for Users of Blood Glucose Meters



The FDA wants to remind users of blood glucose meters that you must use **only** the brand of test strips that is recommended for your meter. If the correct test strips are not used, you may receive inaccurate results or no results.

To read more about this important message, go to:
<http://www.fda.gov/cdrh/oivd/test-strips.html>

Medicare Part D LIS - extra help - applications are available

Computer applications are preferred (see

<http://www.socialsecurity.gov/i1020>) and paper Medicare Part D LIS / extra help applications available.



Prescription: Learn about your medicines

If you have an ongoing illness or medical condition, chances are good that you take a few different medications. Medications are often important in managing medical conditions and preventing additional health problems. But in order to get the most benefit from the medications you take, you must take them exactly as your doctor prescribed. That means taking them at the right time each day and taking all the doses you're supposed to.

Unfortunately, that's not always easy to do. Sometimes it's hard to remember how to take your medication or what to take when. Or you may feel like the medication your doctor prescribed isn't helping. In fact, some medications, like ones for lowering blood pressure or cholesterol, don't change the way you feel even

though they can make a big difference in your health.

Get Help

If you have trouble taking your medication as prescribed, ask your doctor, your pharmacist, or a Health Coach for help. Health Coaches are specially trained healthcare professionals, such as nurses, dietitians, and respiratory therapists. They are available by phone, anytime, 24 hours a day, 7 days a week, at no charge to you.

By talking to one of these health professionals, you can learn about simple things you can do to improve your medication-taking habits. For instance, if you tend to forget to take your medication, you could try using a pillbox that has a slot for each day of the week. And if you can't seem to motivate yourself to take your medication, it might help to find out exactly what it does. Just knowing why a medication is important can help convince you to take it.

Your Medicines: What You Need to Know

Knowing key information about your medicines can help you take them correctly. Talk to your doctor, pharmacist or a Health Coach to get the answers to the questions below.

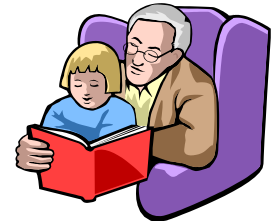
- What is the medicine's name?
- Why am I taking this medicine?
- Should I take this on an empty stomach or with food?

- When should I take it?
- Is it safe to drink alcohol with it?
- If I forget to take it, what should I do?
- How long should I take it?
- How much should I take?
- What problems should I watch for?

If bothersome side effects are keeping you from taking your medication, your doctor may be able to prescribe a different dose or type. And if cost is an issue, your doctor may be able to prescribe lower-cost medicines.

To talk to a Health Coach, call (800) 658-2750. You can also get information online at

www.thedialogcenter.com/bcb.snd.



Foster Grandparents

Sharing a
LIFETIME
of Wisdom

Check out the new web page:
http://www.seniorservice.org/redrivervalley_fgq

**Red River Valley Foster
Grandparent Program**
(701) 795-3112 or
888-256-6742

Healthy Weight - What It Means to You

According to the Centers for Disease Control and Prevention, based on a nationwide survey conducted from 2001 to 2004, approximately 71 percent of Americans over 50 years old are either overweight or obese, as compared with 64 percent from the 1988-1994 survey.

Successful 'Losers' ***How Do They Do It?***

Although experts may have different theories on how and why people become overweight, they generally agree that the key to losing weight is a simple message: Eat less and increase your physical activity. According to the 2005 Dietary Guidelines for Americans, it is recommended that adults engage in approximately 60 minutes of moderate to vigorous intensity activity on most days of the week. These are the keys to manage body weight. Your body needs to burn more calories than you take in. Before starting any exercise program, talk with your healthcare professional.

Successful weight losers usually do the following:

- eat a low-calorie, low-fat diet
- eat smaller portions
- eat breakfast
- drink water instead of sugary drinks

- monitor themselves by weighing in frequently
- be physically active

The typical pattern for the average overweight person who is trying to diet is to eat little or no breakfast and a light lunch. As the day progresses, they get hungry and eat most of their calories late in the day. Successful weight losers have managed to change this pattern.

Effects of Being ***Overweight or Obese***

Obesity is often classified as a disease. The National Heart, Lung and Blood Institute (NHLBI) describes it as a complex chronic disease involving social, behavioral, cultural, physiological, metabolic, and genetic factors. Being overweight or obese increases the risk of many diseases and health conditions, including the following:

- Hypertension (high blood pressure)
- Osteoarthritis (a degeneration of cartilage and its underlying bone within a joint)
- High total cholesterol or high levels of triglycerides
- Type 2 diabetes
- Coronary heart disease
- Stroke
- Gallbladder disease
- Sleep apnea and respiratory problems
- Some cancers (endometrial, breast, and colon)

Tips for Eating Out

- Before you order, consider content of menu items, such as calories, saturated fat, and sodium.
- Request your meal to be served without gravy, sauces, butter or margarine.
- Ask for salad dressing on the side, and use only small amounts of full-fat dressings.
- Choose foods that are steamed, broiled, baked, roasted, poached, or stir-fried, but not deep-fat fried.
- Share food, such as a main dish or dessert, with your dining partner.
- Take part of the food home with you and refrigerate immediately. You may want to ask for a take-home container when the meal arrives. Spoon half the meal into it, so you are more likely to eat only what's left on your plate.

Set a Goal

The first step to weight loss is setting a realistic goal. By using a Body Mass Index (BMI) chart and talking with your healthcare professional, you can determine what a healthy weight is for you.

Studies show that you can improve your health with just a small amount of weight loss. Physical activity in combination with reduced calorie consumption can lead to a 5 to 10 percent weight loss. Even modest weight loss can improve blood pressure and help control diabetes and

high cholesterol in overweight or obese adults.

Source: FDA Consumer magazine, January-February 2002 Issue with revisions made in April 2002, March 2003, and April 2004.

Additional Information

- Department of Health and Human Services' Small Step Program. Tools and information for eating better and living a healthier lifestyle.
<http://www.smallstep.gov/>
- U.S. Department of Agriculture's [MyPyramid.gov](http://www.mypyramid.gov). Offers personalized eating plans, interactive tools to help you plan and assess your food choices, and advice to help you.
<http://www.mypyramid.gov>
- NIH National Institutes on Aging - NIHSeniorHealth offers tips on eating well as you get older.
<http://nihseniorhealth.gov/eatingwellasyougetolder/to.c.html>

New LTC Ombudsman

I am very pleased to announce that Joan Ehrhardt has been selected as the State Long Term Care Ombudsman for the Aging Services Division. Joan has extensive experience in long term care and has been on the staff of the Medical Services Division for the past several years. Joan's first day of work with Aging Services will be August 18th. Please join Aging Services in congratulating Joan and welcoming her to the Aging Service staff.



FCC URGES TV VIEWERS TO GEAR UP FOR THE CONVERSION TO ALL DIGITAL TELEVISION

To help consumers with the DTV transition, the Government established the Digital-to-Analog Converter Box Coupon Program. Every U.S. household is eligible to receive up to two coupons, worth \$40 each, toward the purchase of eligible digital-to-analog converter boxes. For more information on the Digital-to-Analog Converter Box Coupon Program, visit the NTIA's Web site at www.dtv2009.gov, or call 1-888-388-2009 (voice) or 1-877-530-2634 (TTY).

Cable and satellite TV subscribers with analog TVs hooked up to their cable or satellite service should not be affected by the February 17, 2009, cut-off date for full-power analog broadcasting, but should contact their provider to find out if anything is needed to be prepared for the February deadline.

There are many sources of information about the digital transition but one of the best is the government's Web site www.dtv.gov. You can also call 1-888-CALL-FCC (1-888-225-5322).

TV Converter Box Coupons

Nursing Home Residents and P.O. Box Households Eligible to Receive Digital TV

Converter Box Coupons
The Administration on Aging is pleased to share that Department of Commerce Secretary Carlos M. Gutierrez has announced that residents of licensed nursing homes, intermediate care facilities, assisted living facilities and households that use a post office box for mail delivery will be eligible to request coupons from the TV Converter Box Coupon Program. The rule change takes effect 30 days after publication in the Federal Register. "Allowing nursing home residents and households who rely on a post office box for their mail to request coupons helps those most in need to make the switch to digital television," Gutierrez said. For more information, please see the following press release <http://www.commerce.gov/NewsRoom/TopNews/PROD01007228> For more information about the DTV Coupon Program, please visit www.DTV2009.gov and for questions about the DTV transition, go to www.dtv.gov or call 1-888-CALL-FCC.

Taking Care of Yourself - Boost Your morale



Consider posting a bulletin board with pictures of family and friends where you spend time. Update the pictures whenever possible

The Comfort of Home
© 2004 CareTrust Publication 800/565-1533
www.comforttohome.com

GF County Public Administrator

Effective October 1, 2008, the Grand Forks County Public Administrator is Barb Zavala.

All questions relating to the Public Administrator duties/clients can be directed to either Barb Zavala or Cathy Westensee at 780-8296.

Wayne Westlund will continue working with our office through the month of October to ensure a smooth transition.

Any questions, contact Barbara Zavala
Grand Forks County Veterans Service Officer
151 S. 4th St
Grand Forks ND 58201
701-780-8296

Food Stamp Name Change

Effective October 1, 2008, the Farm Bill renames the Food Stamp Program the Supplemental Nutrition Assistance Program (SNAP) and renames the Food Stamp Act of 1977 the Food and Nutrition Act of 2008.

Federal officials have informed us that all federally-produced materials will identify the program as the Supplemental Nutrition Assistance Program. In order to reduce confusion, the N.D. Department of Human Services has decided to also adopt the new federal name.

Existing state-produced publications that refer to the program as "Food Stamps" or "Food Assistance" are to be used until they run out. The new name will be phased in as publications are reprinted.

Announcement Mental Health Program

Time to celebrate the passage of mental health parity is now! House approves financial rescue bill by a vote of 263-171. The U.S. House of Representatives has just voted to pass the Emergency Economic Stabilization Act of 2008 that includes the Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act. The NASMHPD Board of Directors was meeting today and celebrated this remarkable occasion together when the votes were cast. We toasted all of mental health advocates who have worked for years to make this happen.

President Bush signed the bill immediately. The effective date is January 1, 2009. The roll call vote (263 yea-171 nay) will be posted at <http://clerk.house.gov/evs/2008/roll681.xml>.

If you have any questions, please contact Elizabeth Prewitt at elizabeth.prewitt@nasmhpd.org or call 703-682-5196.

For more information contact: Robert W. Glover, Ph.D., Executive Director and Elizabeth Prewitt, Director of Government Relations NASMHPD Financing and Medicaid Division, Medical Directors Council, Children/Youth/Families Division

OAA Update on Federal

Funding

The President signed the Continuing Resolution (CR) on September 30. It runs until March 6, 2009. As soon as OMB releases funds to AoA, the Grants Management Office will start applying the formula and will prepare grant awards. However, AoA can do nothing until OMB releases the funds. It is hardly likely there will be grant awards before October 20. AoA is preparing for the FY2009 Mandatory Grants Funding. If everything goes correctly and smoothly, the plan to issue the ~6 months funding for Title III, VII, and NSIP States by the end of October.

The following is link to OMB Bulletin #80-2 regarding the CR:

<http://www.whitehouse.gov/omb/bulletins/fy2008/b08-02.pdf>

Money Follows the Person Grant

The Money Follows the Person Grant project to assist persons with transitions from an institution such as a nursing facility or the Developmental Center to the community continues in the planning stages. The Operational Protocol has been submitted to the Centers for Medicare and Medicaid (CMS) for approval at this time. It is hoped that this process will be completed by July 1, 2008. Training has been scheduled in June for nursing facility staff to learn how to assist with transitions. The county case managers

also have training scheduled in June to discuss grant transitions. The staff from the Developmental Center, DD Case Managers, and DD providers will be offered training in June and July so they will also be prepared to assist with transitions. The hope is to begin assisting persons interested in returning to the community by July 1, 2008. If you have questions about the grant please contact Jake Reuter, MFP Grant Program Administrator at jwreuter@nd.gov or 701-328-4090.

Legal Services of North Dakota

General Centralized Intake
Toll Free Number – 1-800-634-5263

Seniors (60 and over) Intake
Toll Free Number – 1-866-621-9886

This number should be used by persons wanting help from LSND. All initial screening and advice is provided through these toll free numbers.

<http://www.legalassist.org/>



Hands-On Skills for Caregivers

When you're a caregiver, finding time to take care of your own physical needs is difficult enough, but taking care of the physical needs of someone else is even more challenging. Assisting someone else to dress, bathe, sit or stand when they are upset, agitated or combative—often the case when caring for someone with a brain disorder such as Alzheimer's disease—requires special strategies. The following five techniques can make taking care of a loved one's physical needs easier.

Approach from the front and retain eye contact.

When assisting someone physically, do not approach him/her from behind or from the side. This can startle and confuse the person in your care, leading to increased levels of agitation and/or paranoia. Instead, approach from the front. Touch the care recipient on the shoulder, upper arm or hand, and tell them what's going on. Use a calm voice to walk him/her through the whole process. For example, "Okay, let's stand up. Good. Next, we are going to..." Retain eye contact throughout the duration of the activity.

Elicit your loved one's help. Even when frail, your loved one might be able to shift his/her weight or move his/her arms or legs to make physically assisting them easier. Some examples are: "We're getting ready to stand now, mom, so lean forward as far as you can," or, "Can you move your leg, honey, so I can change the sheet?" A little help from them means a lot less work for you.

Allow the person to finish what they're doing. If, as a caregiver, you are running late, the tendency is to hurry your loved one, too. However, this rushed atmosphere is very difficult for care recipients, especially those who suffer from memory loss or brain impairment. Though you may try to sound calm and encouraging, it's easy for loved ones to pick up our "anxious vibes." So, even if running late, allow some time to finish the current activity before moving onto the next. For example, "Mom, after you finish that last bite of cereal, we're going to get you dressed and ready to see your friends."

Utilize the major bone and muscle groups. When physically assisting a loved one, pulling or supporting them by their hands or arms is not only difficult, but may lead to injury for you and them. Instead, utilize the major muscle/bone groups. For example, when taking someone for a walk, stand directly behind and to the left

There's no place like home!

Why not consider being an Adult Foster Care Provider?

- **You** can provide a safe, caring environment for adults age 18 and older with special needs
- **You** can support their ability to live independently
- **You** can receive monthly payments for room, board and care

Help these adults remain a vital part of our community.

United Way

Contact Grand Forks County Social Services Today!
701-787-8540

Recruitment Campaign Funded by United Way of GFGF

of him or her. Place your left hand on their left shoulder, and your right hand on their right shoulder. In this way you are walking with your loved one in a comforting hug rather than pulling or pushing them. And when turning someone in a bed, utilize the large bones in the hip and shoulder, and the large muscles in the legs. Pull them toward you with your right hand over their hip or at the knee, and your left hand at their shoulder. Finally, when pulling someone to a standing position, it's best to use a transfer belt (one can be purchased at any medical supply store for around twenty dollars).

Once they are sitting at the edge of the bed or chair, pull up on the transfer belt, "hugging" your loved one close, again, utilizing their large muscle groups in the shoulders and the back. Remember to keep your back straight and to always change position by moving your feet, rather than twisting at the waist. And before going home from your next doctor's appointment, ask for a referral to an occupational therapist who can help you develop your transferring skills.

Allow for Their Reality.

Remember to accept your loved one's reality, even when assisting with a physical task. If, for example, your spouse becomes shy because he/she thinks that you are a sibling and doesn't want to get undressed in front of you, don't force the situation. Try leaving the room and coming back in a couple of minutes.

Perhaps on a second or third attempt your spouse will recognize you and be amenable to your care. If all else fails, consider the situation. Is it an emergency? Changing a loved one's soiled garments cannot be delayed. However, if a care recipient is being difficult and doesn't want to take a bath or wash his/her hair on a particular day, that's okay. Plan on doing it at a later time that day or the next day, when your loved one may accept your help.

Finally, don't try to physically assist with caregiving unless you can. Injuring yourself will not help the situation, and will often make your caregiving responsibilities that much more difficult. If you find yourself in a nonemergency situation where you are unable to physically assist your loved one (for example, after he/she slides from their chair to the floor) call your local fire department and request a "fireman's assist." They will come to your house and help you. If it is an emergency situation (where either you or your loved one are injured), contact the paramedics by calling 911. (c) *Family Caregiver Alliance. Used with permission. For more information on FCA, visit www.caregiver.org or call (800) 445-8106.*

Region IV Health and Wellness Site Schedule

Grand Forks County:
GF Senior Center

Grand Forks, ND,
701-772-7245

Gilby: 3rd Thursday of every other month

Manvel: 2nd Friday of every other month

Northwood: 3rd Friday of every month

Thompson: 2nd Monday of every other month

Nelson County: Home Health Services of Nelson County Health System, McVillage, ND, 701-322-4328

Schedules announced regularly with services offered every other month, odd months.

Pembina County: The Diabetes Center of Altru Clinic-Cavalier, Cavalier, ND, 701-265-8338

Cavalier: 2nd Tuesday of every month

Drayton: Last Monday of every month

Neché: mornings, 2nd Monday of every month

Pembina: afternoons, 2nd Monday of every month

St. Thomas: mornings, 3rd Monday of every month

Walhalla: 1st Monday of every month

Walsh County: Home Health Hospice Services of Unity Medical Center, Grafton, ND, 701-352-9399

Grafton: 3rd Tuesday of every month

Park River: 4th Wednesday of every month 701-627-4719 OR 1-877-701-6274

Meet North Dakota's
2008

**Outstanding Older Worker
Charlie Kourajian 77**

Jamestown, ND

Residents of Jamestown, ND rave about Charlie Kourajian's zeal for promoting and improving his city. With 32 years experience in city government, he's a gold mine of expertise as an employee and a community activist. Kourajian's continuing contributions to the world of work and his community at the age of 77 impressed a panel of judges who selected him as North Dakota's 2008 Outstanding Older Worker. Criteria for selection included contributions to the workplace, ability to meet challenges to remain in the workforce, community involvement, the potential to articulate the values, needs and challenges of older Americans, and the embodiment of lifelong learning and achievement.



"Charlie embodies the spirit of productive aging as a contributing member of today's workforce. He is a multitalented person with a marvelous attitude toward life. His longstanding and continued involvement in activities that benefit his community and state make him a role model for other older Americans as well as for the younger generation," said Jean Bennett, Regional Director for Experience Works, the organization hosting the Prime Time

Awards program, which is the nation's premier older-worker recognition event. Kourajian has four children, two step children, 13 grandchildren and two step grandchildren. Although community betterment consumes much of his life, he enjoys being with Marge, his wife, and their grandchildren and great-grandchildren.

CONSUMER FACTS **FOR OLDER** **AMERICANS**

Prepaid Debit Cards for Social Security and SSI

New Social Security and Supplemental Security Income recipients without a bank account now have the option of receiving benefits through a prepaid "Direct Express" MasterCard debit card instead of a paper check.

Is the Direct Express Card better than a paper check?

For those without bank accounts, the Direct Express card has important benefits:

- **No check cashing fees.** Get cash free or for a small fee.
- **Receive money faster.** Funds will be available the day they are paid, without waiting for a check to arrive in the mail.
- **Convenience.** The card can be used anywhere a MasterCard debit card is accepted, including for telephone and online payments. Get cash from any bank, ATM or merchant who provides cash back.
- **Safety.** You don't need to

"cash" the entire payment at once, and funds stored on the card are safer than cash. You are protected from theft if you report the theft promptly.

- **Record keeping.**

Statements are available detailing your purchases.

However, you must protect your card by safeguarding the personal identification number (PIN), by reviewing your statements regularly, and by being aware of the fees for some services.

TIPS:

Sign up for regular monthly statements. It is worth 75 cents/month to protect the card from unauthorized charges and to have a complete record of transactions.

Free cash. One cash withdrawal is free per deposit at ATMs in the Direct Express network (see website listed on next page). Withdrawals are also free inside at the teller window at any MasterCard member bank (most banks) or by asking for cash back from a purchase.

Sign up for free deposit and low balance alerts by telephone, email or text message.

Are There Fees? There is no sign-up or regular monthly fee for the card.

The only fees are:

- 90 cents for ATM withdrawals after the first free one per deposit (plus any surcharge from a non-network ATM)
- 75 cents for automatic monthly paper statement
- \$1.50 for automated telephone (IVR) transfers to another account
- 50 cents per bill for online bill payment
- \$4 for a replacement card after the first one each year
- \$13.50 for expedited delivery of a replacement card
- \$3 for international ATM withdrawals
- 3% for purchases or

withdrawals in an international
currency

Telephone Numbers to Know

Regional Aging Services Program Administrators

Region I - Karen Quick

1-800-231-7724

Region II - MariDon Sorum

1-888-470-6968

Region III - Donna Olson

1-888-607-8610

Region IV - Patricia Soli

1-888-256-6742



Region V - Sandy Arends

1-888-342-4900

Region VI - Russ Sunderland

1-800-260-1310

Region VII - Cherry Schmidt

1-888-328-2662

Region VIII - Mark Jessor

1-888-227-7525

ND Aging & Disability Resource-LINK

www.carechoice.nd.gov

1-800-451-8693

Region IV Aging Services newsletter
at the following link:

<http://www.nd.gov/humanservices/info/pubs/aging.html>

Vulnerable Adult Protective Services

Region I & II: MariDon Sorum

1-888-470-6968

Region III: Ava Boknecht, Kim
Helten, Donna Olson, or

Andrea Laverdure

1-888-607-8610

Region IV: Patricia Soli

1-888-256-6742

Direct referral to GFCSS

VAPS: 1-701-797-8540

RaeAnn Johnson Vulnerable
Adult Team (VAT): 1-888-
256-6742

Region V: Sandy Arends

1-888-342-4900 Direct
referral may be made to Cass

County Adult Protective
Services unit: 1-701-241-
5747.

Region VI: Russ Sunderland

1-701-253-6344

Region VII: Cherry Schmidt

1-888-328-2662 or

1-701-328-8888

Region VIII: Mark Jessor

1-888-227-7525

Long-Term Care Ombudsman Services

State Ombudsman: Lynne

Jacobson

1-800-451-8693

Region I & II: MariDon Sorum

1-888-470-6968

Region III & IV: Kim Helten or

Donna Olson (701-665-2200)

OR 1-888-607-8610

Region V & VI: Bryan

Fredrickson

1-888-342-4900

Region VII: Lynne Jacobson

1-800-451-8693

Region VIII: Mark Jessor

1-888-227-7525

ND Family Caregiver Coordinators

Region I: Karen Quick

1-800-231-7724

Region II: Theresa Flagstad

1-888-470-6968

Region III: Kim Helten

1-888-607-8610

Region IV: Raeann Johnson

1-888-256-6742

Region V: Laura Fischer

1-888-342-4900

Region VI: Carrie Thompson-
Widmer

1-800-260-1310

Region VII: Tammie Johnson

1-888-328-2662

(local: 328-8776)

Region VIII: Mark Jessor

1-888-227-7525

Other

Aging Services Division and

"Resource Link":

www.carechoice.nd.gov

1-800-451-8693

AARP: (1-888-OUR-AARP)

1-888-687-2277

Mental Health America of ND

(Local): 1-701-255-3692

Help-Line: 211 or 1-800-472-2911

IPAT (Assistive Technology):

1-800-265-4728

Legal Services of North Dakota:

1-800-634-5263 or (age 60+):

1-866-621-9886

Attorney General's Office of
Consumer Protection:

1-701-328-3404

1-800-472-2600

Social Security Administration:

1-800-772-1213

Medicare:

1-800-633-4227

Senior Health Insurance Counseling

(SHIC) ND Insurance Department:

1-701-328-2440

Prescription Connection:

1-888-575-6611

Alzheimer's Association:

1-701-258-4933

1-800-232-0851

Energy Assistance

- Grand Forks County Social Services: (701) 787-8500.
- Red River Valley Community Action: (701) 746-5431.
- The Salvation Army: (701) 775-2597.
- St. Vincent de Paul: (701) 795-8614.

Local energy companies:

- Excel Energy: (800) 895-4999 (residential customer service).
- NoDak Electric Cooperative: (701) 746-4461.

**Region IV: Older
Americans Act (OAA)**
**Funded Nutrition, Outreach
& Health Maint. Providers**
<http://gfseniorcenter.org>

**GREATER GRAND FORKS (GF)
SENIOR CENTER**

(Serves Grand Forks and Nelson
Counties, Health Maint. Pembina &
GF Counties)
620 4th Avenue South-4534
Grand Forks, ND 58201
(701) 772-7245

**WALSH COUNTY NUTRITION
PROGRAM**

Box 620
Park River, ND 58201
(701) 284-7999

**PEMBINA COUNTY MEALS AND
SERVICES**

Box 9
Drayton, ND 58225
(701) 454-6586

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